



PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

Statement Date: 09/03/19
Account Number: XXXXXXXXXX
Payment Date: 10/01/19
Payment Amount: \$56,135.17

Contact Us

Customer Service/Pay By Phone: 855-839-6253

Website: <https://www.loanadministration.com>

E-mail: customerservice@loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

+ 0338861 000231060 09CLST 0929460 M0 1AF041 -D P1 CT
WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

**Bankruptcy Message**

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$91,663.70
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$170.20
Interest	\$352.44
Escrow (for Taxes and Insurance)	\$196.08
Other	\$0.00
Regular Monthly Payment	\$718.72
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$55,401.45
Total Payment Amount	\$56,135.17

Transaction Activity (08/02/2019 to 09/03/2019)			
Date	Description	Charges	Payments
08/02/19	COUNTY TAX		\$495.55
08/14/19	PARTIAL/UNAPPLIED PAYMT		\$522.64
08/20/19	INSURANCE REFUND		\$601.00
08/26/19	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown		
<small>*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment</small>		
	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$600.16
Interest	\$0.00	\$2,013.04
Escrow (Taxes and Insurance)	\$0.00	\$1,451.57
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	\$522.64	\$718.00
Total	\$522.64	\$4,782.77

Account History	
<small>If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcp/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.</small>	
Recent Account History	
*Payment due 04/01/19: Unpaid balance of \$718.72	*Payment due 07/01/19: Unpaid balance of \$718.72
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*Current Payment Date 10/01/19: \$718.72	
*Total: \$56,135.17 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Account Number:



Amount Enclosed



Payment Date: 10/01/19
Payment Amount: \$56,135.17

*Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.*

Additional Principal \$ _____
Additional Escrow \$ _____
Total Amount Enclosed \$ _____

*See reverse side for payment information

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040



Payment Information:

Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
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Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

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Insurance Coverage:

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All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

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[REDACTED]

Amount Enclosed

\$ [REDACTED]

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Additional Escrow	\$	
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Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

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Principal	\$170.94
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Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$55,416.45
Total Payment Amount	\$56,163.26

Transaction Activity (09/04/2019 to 10/01/2019)			
Date	Description	Charges	Payments
09/12/19	05/2013 PAYMT - THANK YOU		\$522.64
09/23/19	COUNTY TAX		\$493.78
09/24/19	FEE - PROPERTY INSPECT	\$15.00	

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	Paid Since Last Statement	Paid Year to Date
Principal	\$121.61	\$721.77
Interest	\$401.03	\$2,414.07
Escrow (Taxes and Insurance)	\$196.08	\$1,647.65
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	-\$196.08	\$521.92
Total	\$522.64	\$5,305.41

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Amount Enclosed

\$ 56163.26

Payment Date: 11/01/19
Payment Amount: \$56,163.26

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Additional Principal \$ _____
Additional Escrow \$ _____
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Payment Amount: \$56,191.35

Contact Us

Customer Service/Pay By Phone: 855-839-6253

Website: <https://www.loanadministration.com>

E-mail: customerservice@loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$91,419.95
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$171.69
Interest	\$350.95
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$55,444.54
Total Payment Amount	\$56,191.35

Transaction Activity (10/02/2019 to 11/01/2019)			
Date	Description	Charges	Payments
10/09/19	06/2013 PAYMT - THANK YOU		\$522.64
10/28/19	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown		
<small>*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment</small>		
	Paid Since Last Statement	Paid Year to Date
Principal	\$122.14	\$843.91
Interest	\$400.50	\$2,814.57
Escrow (Taxes and Insurance)	\$196.08	\$1,843.73
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	-\$196.08	\$325.84
Total	\$522.64	\$5,828.05

Account History	
<small>If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hco/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.</small>	
Recent Account History	
*Payment due 06/01/19: Unpaid balance of \$718.72	*Payment due 09/01/19: Unpaid balance of \$718.72
*Payment due 07/01/19: Unpaid balance of \$718.72	*Payment due 10/01/19: Unpaid balance of \$718.72
*Payment due 08/01/19: Unpaid balance of \$718.72	*Payment due 11/01/19: Unpaid balance of \$731.81
*Current Payment Date 12/01/19: \$731.81	
*Total: \$56,191.35 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Amount Enclosed

\$ [REDACTED]

Payment Date: 12/01/19
Payment Amount: \$56,191.35

*Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.*

Additional Principal	\$	
Additional Escrow	\$	
Total Amount Enclosed	\$	

*See reverse side for payment information

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040



Payment Information:

Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
5. If payment is in excess of your regular monthly payment, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of your regular monthly payment that are not identified for application may be used to make multiple payments. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

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Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*



PO Box 77404
Ewing, NJ 08628
STATEMENT ENCLOSED

Statement Date: 12/02/19
Account Number: [REDACTED]
Payment Date: 01/01/20
Payment Amount: \$56,204.44

Contact Us

Customer Service/Pay By Phone: 855-839-6253

Website: <https://www.loanadministration.com>

E-mail: customerservice@loanadministration.com

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

+ [REDACTED] P1 CT

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528



Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$91,297.27
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$172.44
Interest	\$350.20
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$0.00
Past Unpaid Amount	\$55,472.63
Total Payment Amount	\$56,204.44

Transaction Activity (11/02/2019 to 12/02/2019)			
Date	Description	Charges	Payments
11/08/19	FEE -		
11/14/19	PARTIAL/UNAPPLIED PAYMT		\$522.64
11/15/19	07/2013 PAYMT - THANK YOU		\$718.72

Past Payments Breakdown		
<small>*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment</small>		
	Paid Since Last Statement	Paid Year to Date
Principal	\$122.68	\$966.59
Interest	\$399.96	\$3,214.53
Escrow (Taxes and Insurance)	\$196.08	\$2,039.81
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	-\$196.08	\$129.76
Total	\$522.64	\$6,350.69

Account History	
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Recent Account History	
*Payment due 07/01/19: Unpaid balance of \$718.72	*Payment due 10/01/19: Unpaid balance of \$718.72
*Payment due 08/01/19: Unpaid balance of \$718.72	*Payment due 11/01/19: Unpaid balance of \$731.81
*Payment due 09/01/19: Unpaid balance of \$718.72	*Payment due 12/01/19: Unpaid balance of \$731.81
*Current Payment Date 01/01/20: \$731.81	
*Total: \$56,204.44 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Amount Enclosed

\$ [REDACTED]

Payment Date: 01/01/20
Payment Amount: \$56,204.44

*Please do not fold, tape or staple check or coupon.
Please only use blue or black ink.*

Additional Principal \$ _____
Additional Escrow \$ _____
Total Amount Enclosed \$ _____

*See reverse side for payment information

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040



Payment Information:

Payments can be made online through our website (if offered) or you can access our Automated Telephone System by calling the number listed on this statement. If you wish to pay by check, please be sure to:

1. Remove your coupon from the bottom of your loan statement and send it along with your check or money order to the address shown on the coupon.
2. **Do not send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 425 Phillips Blvd, Ewing, NJ 08618. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
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Payments

PO Box 54040
Los Angeles, CA 90054-0040

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needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

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Ewing, NJ 08628
FAX 609-538-4005

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*



PO Box 77404
Ewing, NJ 08628

STATEMENT ENCLOSED

Statement Date: 01/31/20
Account Number: XXXXXXXXXX
Payment Date: 02/01/20
Payment Amount: \$56,262.53

Contact Us

Customer Service/Pay By Phone: 855-839-6253

Website: <https://www.loanadministration.com>

E-mail: customerservice@loanadministration.com

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WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528



Bankruptcy Message

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If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$91,174.06
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$173.20
Interest	\$349.44
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$45.00
Past Unpaid Amount	\$55,485.72
Total Payment Amount	\$56,262.53

Transaction Activity (12/03/2019 to 01/31/2020)			
Date	Description	Charges	Payments
12/12/19	PARTIAL/UNAPPLIED PAYMT		\$522.64
12/24/19	FEE - PROPERTY INSPECT	\$15.00	
12/26/19	FEE - PROPERTY INSPECT	\$15.00	
01/09/20	08/2013 PAYMT - THANK YOU		\$522.64
01/31/20	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown		
*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment		
	Paid Since Last Statement	Paid Year to Date
Principal	\$123.21	\$123.21
Interest	\$399.43	\$399.43
Escrow (Taxes and Insurance)	\$196.08	\$196.08
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	\$326.56	\$456.32
Total	\$1,045.28	\$1,175.04

Account History	
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Recent Account History	
*Payment due 08/01/19: Unpaid balance of \$718.72	*Payment due 11/01/19: Unpaid balance of \$731.81
*Payment due 09/01/19: Unpaid balance of \$718.72	*Payment due 12/01/19: Unpaid balance of \$731.81
*Payment due 10/01/19: Unpaid balance of \$718.72	*Payment due 01/01/20: Unpaid balance of \$731.81
*Current Payment Date 02/01/20: \$731.81	
*Total: \$56,262.53 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Account Number:

Amount Enclosed



Payment Date: 02/01/20
Payment Amount: \$56,262.53

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Please only use blue or black ink.

Additional Principal \$
Additional Escrow \$
Total Amount Enclosed \$

*See reverse side for payment information

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040



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PO Box 54040
Los Angeles, CA 90054-0040

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Insurance

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

() Address Change () Name Change () Marriage () Divorce () Death

*Thank You
For Your Business
Throughout The
Year!*

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Case 09-29123-mkn Doc 1314-3 Entered 10/02/2017 23:43 Page 13 of 28

Contact Us

Customer Service/Pay By Phone: 855-289-6253

Website: <https://www.loanadministration.com>

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Bankruptcy Message

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We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$91,050.31
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$174.72
Interest	\$347.92
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$56,275.62
Total Payment Amount	\$57,022.43

Transaction Activity (02/01/2020 to 03/02/2020)			
Date	Description	Charges	Payments
02/12/20	09/2013 PAYMT - THANK YOU		\$522.64
02/26/20	FEE -		
02/26/20	FEE -		
02/27/20	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown		
*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment		
	Paid Since Last Statement	Paid Year to Date
Principal	\$123.75	\$246.96
Interest	\$398.89	\$798.32
Escrow (Taxes and Insurance)	\$196.08	\$392.16
Other	\$0.00	\$0.00
Fees	\$0.00	\$0.00
*Unapplied Funds	-\$196.08	\$260.24
Total	\$522.64	\$1,697.68

Account History	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.	
Recent Account History	
*Payment due 10/01/19: Unpaid balance of \$718.72	*Payment due 01/01/20: Unpaid balance of \$731.81
*Payment due 11/01/19: Unpaid balance of \$731.81	*Payment due 02/01/20: Unpaid balance of \$731.81
*Payment due 12/01/19: Unpaid balance of \$731.81	*Payment due 03/01/20: Unpaid balance of \$731.81
*Current Payment Date 04/01/20: \$731.81	
*Total: \$57,022.43 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

Make Checks Payable To:



Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Account Number:

Amount Enclosed

\$

Payment Date: 04/01/20
Payment Amount: \$57,022.43

Please do not fold, tape or staple check or coupon.

Please only use blue or black ink

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

Exhibit D

2. **DO NOT send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 125 Phillips Blvd, Ewing, NJ 08619. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
5. If payment is in excess of your regular monthly payment, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of your regular monthly payment that are not identified for application may be used to make multiple payments. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

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Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

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Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*
Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Case 09-29123-mkn Doc 1314-3 Entered 10/02/2014 7:29:43 Page 15 of 28

Contact Us

Customer Service/Pay By Phone: 855-289-6253

Website: <https://www.loanadministration.com>

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

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If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$90,926.02
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$175.48
Interest	\$347.16
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$0.00
Past Unpaid Amount	\$56,288.71
Total Payment Amount	\$57,020.52

Transaction Activity (03/03/2020 to 04/01/2020)			
Date	Description	Charges	Payments
03/09/20	10/2013 PAYMT - THANK YOU		\$522.64
03/27/20	FEE -		

Past Payments Breakdown		
*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment		
	Paid Since Last Statement	Paid Year to Date
Principal	\$124.29	\$371.25
Interest	\$398.35	\$1,196.67
Escrow (Taxes and Insurance)	\$196.08	\$588.24
Other	\$0.00	\$0.00
Fees	\$15.00	\$15.00
*Unapplied Funds	-\$196.08	\$64.16
Total	\$537.64	\$2,235.32

Account History	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.	
Recent Account History	
*Payment due 11/01/19: Unpaid balance of \$731.81	*Payment due 02/01/20: Unpaid balance of \$731.81
*Payment due 12/01/19: Unpaid balance of \$731.81	*Payment due 03/01/20: Unpaid balance of \$731.81
*Payment due 01/01/20: Unpaid balance of \$731.81	*Payment due 04/01/20: Unpaid balance of \$731.81
*Current Payment Date 05/01/20: \$731.81	
*Total: \$57,020.52 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

Make Checks Payable To:



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Account Number:

Amount Enclosed

\$

Payment Date: 05/01/20
Payment Amount: \$57,020.52

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PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

Exhibit D

MO

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4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
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Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

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You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*

Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Case 09-29123-mkn Doc 1314-3 Entered 10/02/2017 23:43 Page 17 of 28

Contact Us

Customer Service/Payment Phone: 855-289-6253

Website: <https://www.loanadministration.com>

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If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Explanation of Payment Amount

Principal	\$176.25
Interest	\$346.39
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$30.00
Past Unpaid Amount	\$57,020.52
Total Payment Amount	\$57,782.33

Account Information

Property Address 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

Outstanding Principal \$90,926.02
Interest Rate 5.2500%
Prepayment Penalty NONE

Transaction Activity (04/02/2020 to 05/01/2020)

Date	Description	Charges	Payments
04/09/20	FEE - PROPERTY INSPECT	\$15.00	
04/16/20	PARTIAL/UNAPPLIED PAYMT		\$522.64
04/28/20	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown

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	Paid Since Last Statement	Paid Year to Date
Principal	\$0.00	\$371.25
Interest	\$0.00	\$1,196.67
Escrow (Taxes and Insurance)	\$0.00	\$588.24
Other	\$0.00	\$0.00
Fees	\$0.00	\$15.00
*Unapplied Funds	\$522.64	\$586.80
Total	\$522.64	\$2,757.96

Account History

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Recent Account History

*Payment due 12/01/19: Unpaid balance of \$731.81
*Payment due 01/01/20: Unpaid balance of \$731.81
*Payment due 02/01/20: Unpaid balance of \$731.81
*Current Payment Date 06/01/20: \$731.81

*Payment due 03/01/20: Unpaid balance of \$731.81
*Payment due 04/01/20: Unpaid balance of \$731.81
*Payment due 05/01/20: Unpaid balance of \$731.81

***Total: \$57,782.33 unpaid amount, if paid, would bring your loan current.**

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528



Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Account Number:

Amount Enclosed

\$

Payment Date: 06/01/20
Payment Amount: \$57,782.33

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PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

Exhibit D

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Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*

Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
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Case 09-29123-mkn Doc 1314-3 Entered 10/02/2017 23:43 Page 19 of 28

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If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$90,801.18
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$177.02
Interest	\$345.62
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$57,063.61
Total Payment Amount	\$57,810.42

Transaction Activity (05/02/2020 to 06/01/2020)			
Date	Description	Charges	Payments
05/05/20	FEE -		
05/14/20	11/2013 PAYMT - THANK YOU		\$522.64
05/19/20	FEE -		
05/26/20	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown		
*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment		
	Paid Since Last Statement	Paid Year to Date
Principal	\$124.84	\$496.09
Interest	\$397.80	\$1,594.47
Escrow (Taxes and Insurance)	\$196.08	\$784.32
Other	\$0.00	\$0.00
Fees	\$0.00	\$15.00
*Unapplied Funds	-\$196.08	\$390.72
Total	\$522.64	\$3,280.60

Account History	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.	
Recent Account History	
*Payment due 01/01/20: Unpaid balance of \$731.81	*Payment due 04/01/20: Unpaid balance of \$731.81
*Payment due 02/01/20: Unpaid balance of \$731.81	*Payment due 05/01/20: Unpaid balance of \$731.81
*Payment due 03/01/20: Unpaid balance of \$731.81	*Payment due 06/01/20: Unpaid balance of \$731.81
*Current Payment Date 07/01/20: \$731.81	
*Total: \$57,810.42 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

MO

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528



Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Account Number:

Amount Enclosed

\$

Payment Date: 07/01/20
Payment Amount: \$57,810.42

Please do not fold, tape or staple check or coupon.

Please only use blue or black ink.

PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

Exhibit D

2. **DO NOT send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 125 Phillips Blvd, Ewing, NJ 08628. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
5. If payment is in excess of your regular monthly payment, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of your regular monthly payment that are not identified for application may be used to make multiple payments. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
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Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

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Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

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All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*
Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Case 09-29123-mkn Doc 1314-3 Entered 10/02/2017 23:43 Page 21 of 28

Contact Us

Customer Service/Pay By Phone: 855-239-6253

Website: <https://www.loanadministration.com>

***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information

Property Address 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

Outstanding Principal \$90,675.80
Interest Rate 5.2500%
Prepayment Penalty NONE

Explanation of Payment Amount

Principal	\$177.79
Interest	\$344.85
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$57,091.70
Total Payment Amount	\$57,838.51

Transaction Activity (06/02/2020 to 07/01/2020)

Date	Description	Charges	Payments
06/05/20	FEE -		
06/05/20	FEE -		
06/11/20	12/2013 PAYMT - THANK YOU		\$522.64
06/18/20	HAZARD INSURANCE		\$677.00
06/23/20	FEE - PROPERTY INSPECT	\$15.00	

Past Payments Breakdown

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment

	Paid Since Last Statement	Paid Year to Date
Principal	\$125.38	\$621.47
Interest	\$397.26	\$1,991.73
Escrow (Taxes and Insurance)	\$196.08	\$980.40
Other	\$0.00	\$0.00
Fees	\$0.00	\$15.00
*Unapplied Funds	-\$196.08	\$194.64
Total	\$522.64	\$3,803.24

Account History

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Recent Account History

*Payment due 02/01/20: Unpaid balance of \$731.81
*Payment due 03/01/20: Unpaid balance of \$731.81
*Payment due 04/01/20: Unpaid balance of \$731.81
*Current Payment Date 08/01/20: \$731.81

*Payment due 05/01/20: Unpaid balance of \$731.81
*Payment due 06/01/20: Unpaid balance of \$731.81
*Payment due 07/01/20: Unpaid balance of \$731.81

***Total: \$57,838.51 unpaid amount, if paid, would bring your loan current.**

See Reverse Side For Additional Important Information Please return this portion with your payment

Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Amount
Enclosed

\$

Payment Date: 08/01/20
Payment Amount: \$57,838.51

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check or coupon.

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PO BOX 54040
LOS ANGELES, CA 90054-0040

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PO Box 54040
Los Angeles, CA 90054-0040

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Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

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Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*
Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Contact Us
Customer Service/ Payment Phone: 855-289-6253
Website: <https://www.loanadministration.com>
***Qualified Written Requests, notifications of error, or requests for information concerning your loan must be directed to PO Box 77423 Ewing NJ 08628**

Bankruptcy Message

Our records show that either you are a debtor in bankruptcy or you discharged personal liability for your mortgage loan in bankruptcy.

We are sending this statement to you for informational and compliance purposes only. It is not an attempt to collect a debt against you.

If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Account Information	
Property Address	9500 ASPEN GLOW DR LAS VEGAS, NV 89134
Outstanding Principal	\$90,675.80
Interest Rate	5.2500%
Prepayment Penalty	NONE

Explanation of Payment Amount	
Principal	\$178.57
Interest	\$344.07
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$57,838.51
Total Payment Amount	\$58,585.32

Transaction Activity (07/02/2020 to 08/03/2020)				
Date	Effective Date	Description	Charges	Payments
07/13/20	07/10/20	PARTIAL/UNAPPLIED PAYMT		\$522.64
07/24/20		FEE - PROPERTY INSPECT	\$15.00	
08/03/20		COUNTY TAX		\$529.27

Past Payments Breakdown			*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment	
	Paid Since Last Statement	Paid Year to Date		
Principal	\$0.00	\$621.47		
Interest	\$0.00	\$1,991.73		
Escrow (Taxes and Insurance)	\$0.00	\$980.40		
Other	\$0.00	\$0.00		
Fees	\$0.00	\$15.00		
*Unapplied Funds	\$522.64	\$717.28		
Total	\$522.64	\$4,325.88		

Account History	
If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.	
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*Payment due 05/01/20: Unpaid balance of \$731.81	*Payment due 08/01/20: Unpaid balance of \$731.81
*Current Payment Date 09/01/20: \$731.81	
*Total: \$58,585.32 unpaid amount, if paid, would bring your loan current.	

See Reverse Side For Additional Important Information Please return this portion with your payment
Make Checks Payable To:

William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528

☐ Check this box if your address or personal information has been updated on the reverse of this payment coupon.



Amount
Enclosed

\$

Payment Date: 09/01/20
Payment Amount: \$58,585.32

Please do not fold, tape or staple
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PAYMENT PROCESSING CENTER
PO BOX 54040
LOS ANGELES, CA 90054-0040

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Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*

Exhibit D

WILLIAM R SCHULTE
MELANI SCHULTE
STE2-351
9811 W CHARLESTON BLVD
LAS VEGAS NV 89117-7528

Case 09-29123-mkn Doc 1314-3 Entered 10/02/2017 23:43 Page 25 of 28

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If you want to stop receiving statements, write to us.

If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.

Explanation of Payment Amount

Principal	\$179.35
Interest	\$343.29
Escrow (for Taxes and Insurance)	\$209.17
Other	\$0.00
Regular Monthly Payment	\$731.81
Total Fees and Charges Since Last Statement	\$15.00
Past Unpaid Amount	\$57,866.60
Total Payment Amount	\$58,613.41

Account Information

Property Address 9500 ASPEN GLOW DR
LAS VEGAS, NV 89134

Outstanding Principal \$90,549.87
Interest Rate 5.2500%
Prepayment Penalty NONE

Transaction Activity (08/04/2020 to 09/01/2020)

Date	Effective Date	Description	Charges	Payments
08/18/20	08/13/20	01/2014 PAYMT - THANK YOU		\$522.64
08/19/20		FEE - PROPERTY INSPECT	\$15.00	
08/24/20		INSURANCE REFUND		\$677.00

Past Payments Breakdown

*Unapplied funds represent funds that are held in suspense waiting final application. If this amount represents a partial payment, your payment will be applied upon receipt of the amount required to complete your payment

	Paid Since Last Statement	Paid Year to Date
Principal	\$125.93	\$747.40
Interest	\$396.71	\$2,388.44
Escrow (Taxes and Insurance)	\$196.08	\$1,176.48
Other	\$0.00	\$0.00
Fees	\$0.00	\$15.00
*Unapplied Funds	-\$196.08	\$521.20
Total	\$522.64	\$4,848.52

Account History

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*Payment due 04/01/20: Unpaid balance of \$731.81
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*Payment due 06/01/20: Unpaid balance of \$731.81
*Current Payment Date 10/01/20: \$731.81

*Payment due 07/01/20: Unpaid balance of \$731.81
*Payment due 08/01/20: Unpaid balance of \$731.81
*Payment due 09/01/20: Unpaid balance of \$731.81

***Total: \$58,613.41 unpaid amount, if paid, would bring your loan current.**

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William R Schulte
Melani Schulte
Ste2-351
9811 W Charleston Blvd
Las Vegas NV 89117-7528



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Account Number:

Amount Enclosed

\$

Payment Date: 10/01/20
Payment Amount: \$58,613.41

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Exhibit D

MO

2. **DO NOT send cash.** DO NOT include correspondence with your payment.
3. When sending your monthly payment via overnight carrier, express or certified mail, or if sending a principal payment separate from your monthly payment, please use the following address: Payment Processing 125 Phillips Blvd, Ewing, NJ 08628. When sending a principal payment only, please remember to indicate "principal only" along with your loan number in the memo section of your check. **PLEASE NOTE:** Additional principal payments can only be made with, or after your current month's payment. **NO principal payments can be applied to loans that are not current.**
4. The disposition of a partial payment received may depend on a number of factors including but not limited to: the amount of the partial payment, whether your loan is delinquent, the investor of your loan, whether your loan contains an escrow feature, the number of times a partial payment was received within a 12 month period, whether your loan is being or has been modified. For any of these reasons, a partial payment may be (1) returned to you, (2) applied to your loan, (3) accepted but held in a non-interest bearing unapplied funds account until you send us additional funds sufficient to equal a full periodic payment.
5. If payment is in excess of your regular monthly payment, you must indicate on the coupon how the excess is to be applied. **Monies received in excess of your regular monthly payment that are not identified for application may be used to make multiple payments. Remaining monies may be applied first to pay any other balances due, such as fees and advances, if permitted by applicable law.**
6. We reserve the right to redeposit returned checks. Redeposit and returned check fees will be charged unless prohibited by law.

Important Contact Information

Please include your account number on ALL correspondence. DO NOT SEND correspondence with your payment

Payments

PO Box 54040
Los Angeles, CA 90054-0040

Tax Bills

Current Tax Bill not
needed (please see
below for details)

Insurance

PO Box 202028
Florence, SC 29502-2028
mycoverageinfo.com
PIN: CEN300

All other Correspondence

PO Box 77404
Ewing, NJ 08628
FAX 609-538-4005

If you are Experiencing Financial Difficulty: You may call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287, or go to www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm for a list of homeowner counselors or counseling organizations in your area.

Payoff Request

A written request should be submitted in advance for a payoff statement. You may request a payoff statement be faxed to you by calling 1-877-7PAYOFF (1-877-772-9633) (a fee for faxing applies, if permitted by applicable law). Please have available your account number, social security number, the payoff date, and your fax number. No verbal information can be provided.

Automated Loan Information:

You can access your loan information 24 hours a day, 7 days a week by calling our Customer Service automated telephone system or by going online at the web address listed on the reverse side of this statement (if offered). Please have your account number and social security number available.

Servicemembers Civil Relief Act (SCRA):

Eligible servicemembers and their spouses or civil partners may receive protections under the SCRA. To find out how to determine if you are eligible for protections under SCRA and to receive instructions on how to invoke your rights, please contact us at the number listed.

Insurance Coverage:

All loans are required to have adequate property insurance in force at all times, including flood insurance, if the property is situated in a special flood hazard area. Acceptable hazard and extended dwelling insurance coverage amounts are equal to 100% of the full insured value of the improvements, or equal to the loan balance, if greater than 80% of the replacement costs. Flood insurance must equal the lesser of all loan balances, the full structure replacement cost value or NFIP flood coverage maximum for the property type. There may be, at lender discretion, situations where the flood coverage cannot be lower than 80% of the replacement costs. Please consult your insurance agent to determine the adequacy of your coverages. At time of renewal or if changing insurance companies, please direct any evidence of insurance coverage through one of the following methods: through the website at mycoverageinfo.com using PIN: CEN300, by fax: (843) 413-7133 or mail to: PO Box 202028 Florence, SC 29502-2028. Failure to provide evidence of adequate insurance may result in the placement of coverage at your expense.

If your property is damaged by fire, flood or by any other cause, you must notify us immediately and we will instruct you on how to proceed.

Property Taxes:

If you received your Real Estate tax bill for an item that is included on your Annual Escrow Statement, please keep it for your records as we receive the tax information directly from your taxing authority. It is not necessary to contact or mail us this information. However, if you receive a delinquent tax bill/notice, please forward bill to us at DelinquentTaxes@loanadministration.com for review and handling.

Supplemental tax bills are generally borrower's responsibility as the bills are sent directly to the borrowers from your tax office and no information or reporting regarding these bills are provided to us. However, if your closing agent collected funds at the time of settlement of your loan in anticipation of a supplemental tax bill being issued, then please submit to us for review at SupplementalTaxes@loanadministration.com.

All Tax Exemption requests must be submitted by YOU directly to your tax office. If approved, please forward the documentation to us at TaxExemptions@loanadministration.com.

Any changes made by your tax office to the property covered under this mortgage (i.e. new parcel number, parcel split) must be communicated to us so that our records can be updated. These changes can be submitted via email to customerservice@loanadministration.com.

Please print any changes to your name or address below:

Name: _____

Street: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Business Phone: _____

E-mail Address: _____

Please mark the reason for the change and attach a copy of the recorded document, license, decree, or certificate if applicable.

*Thank You
For Your Business
Throughout The
Term.*
Exhibit D